

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Eastern District of Virginia

In re **William Darrell Ramsey,**
Debra Garriss Ramsey

Debtors

Case No. **13-72212**

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	453,825.00		
B - Personal Property	Yes	4	42,760.25		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		362,196.39	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		5,563.21	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		41,949.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			9,623.85
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,402.30
Total Number of Sheets of ALL Schedules		24			
Total Assets			496,585.25		
Total Liabilities				409,709.39	

United States Bankruptcy Court
Eastern District of Virginia

In re **William Darrell Ramsey,**
Debra Garriss Ramsey

Debtors

Case No. 13-72212

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	5,563.21
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	5,563.21

State the following:

Average Income (from Schedule I, Line 16)	9,623.85
Average Expenses (from Schedule J, Line 18)	8,402.30
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,114.65

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	5,563.21	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		41,949.79
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		41,949.79

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2864 Wesley Road, Chesapeake, Virginia 23323	Joint Tenants with the right of survivorship as at common law	J	294,700.00	208,030.62
209 Porter Road, Portsmouth, Virginia 23701 CMA-\$135,000 RETA-\$183,250 \$135,000+\$183,250= \$318,250 / 2 = \$159,125 Due to the difference in the 2 assessments, both figures were added together and divided by 2 to obtain an average of \$159,125.00.	Joint Tenants with the right of survivorship as at common law	J	159,125.00	141,421.27

Sub-Total > **453,825.00** (Total of this page)

Total > **453,825.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **William Darrell Ramsey,
Debra Garris Ramsey**Case No. **13-72212**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Currency	J	1.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Checking/Savings Acct	W	540.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods	J	1,600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, etc.	J	300.00
6. Wearing apparel.		Clothing	J	500.00
7. Furs and jewelry.		Jewelry with lien by JBR	J	1,339.44
8. Firearms and sports, photographic, and other hobby equipment.		Camera	J	75.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance with Phoenix - whole life	H	2,409.81
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **6,765.25**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **William Darrell Ramsey,
Debra Garris Ramsey**Case No. **13-72212**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ING 401K retirement through employer	W	6,736.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2013- Anticipated Federal & VA State Tax Refund	J	1,000.00

Sub-Total > **7,736.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**Case No. **13-72212**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chevrolet Tahoe (125,000 mi)	W	23,250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Wages	J	1.00
		Any portion of the estate created pursuant to the commencement of a bankruptcy case filed under the United States Bankruptcy Code, including, but not limited to 11 U.S.C. §301, 11 U.S.C. 302, 11 U.S.C. 303, 11 U.S.C. §541, as amended.	J	1.00

Sub-Total > **23,252.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **William Darrell Ramsey,
Debra Garris Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Any legal or equitable interest in real or personal property as of the commencement of his/her bankruptcy the case.	J	1.00
		Any interest in property that the trustee recovers or may recover under section 11 U.S.C. sections 329, 363, 543, 550, 553, or 723.	J	1.00
		Any interest in property preserved for the benefit of or ordered transferred to the estate under section 510(c) or 551 of title 11 of the United States Code.	J	1.00
		Any interest in property that would have been property of the estate if such interest had been an interest of the debtor on the date of the filing of the petition, and that the debtor acquires or becomes entitled to acquire within 180 days after such date: by bequest, devise, or inheritance; as a result of a property settlement agreement with the debtor's spouse, or of an interlocutory or final divorce decree; or as a beneficiary of a life insurance policy or of a death benefit plan.	J	1.00
		Any interest in property that the estate acquires after the commencement of the case.	J	1.00
		Any property, goods, accounts receivable, lottery winnings, death benefits cash value life insurance policy, employment or other bonuses, gifts, bonuses, security deposits held by others, which debtor had control over at the time of the filing of his/her bankruptcy petition, but which debtor overlooked or forgot, and any after-discovered or after-acquired items.	J	1.00
		Interest in garnishment funds, including, but not limited to garnishment of wages, bank accounts, checking or savings accounts, or any other garnishment.	J	1.00
		In-ground pool (in poor condition/not sure what it will take to get it operational at this time)	J	5,000.00

Sub-Total > **5,007.00**
(Total of this page)

Total > **42,760.25**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

In re **William Darrell Ramsey,
Debra Garriss Ramsey**Case No. **13-72212**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions			
<u>Real Property</u>			
2864 Wesley Road, Chesapeake, Virginia 23323	Va. Code Ann. § 34-4	4,420.00	294,700.00
<u>Cash on Hand</u>			
Currency	Va. Code Ann. § 34-4	0.50	1.00
<u>Household Goods and Furnishings</u>			
Household Goods	Va. Code Ann. § 34-26(4a)	800.00	1,600.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books, Pictures, etc.	Va. Code Ann. § 34-26(4a)	150.00	300.00
<u>Wearing Apparel</u>			
Clothing	Va. Code Ann. § 34-26(4)	250.00	500.00
<u>Furs and Jewelry</u>			
Jewelry with lien by JBR	Va. Code Ann. § 34-4	36.50	1,339.44
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Camera	Va. Code Ann. § 34-4	37.50	75.00
<u>Interests in Insurance Policies</u>			
Life insurance with Phoenix - whole life	Va. Code Ann. § 34-4	1.00	2,409.81
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
2013- Anticipated Federal & VA State Tax Refund	Va. Code Ann. § 34-4	500.00	1,000.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Wages	Va. Code Ann. § 34-4	0.50	1.00
Any portion of the estate created pursuant to the commencement of a bankruptcy case filed under the United States Bankruptcy Code, including, but not limited to 11 U.S.C. §301, 11 U.S.C. 302, 11 U.S.C. 303, 11 U.S.C. §541, as amended.	Va. Code Ann. § 34-4	0.50	1.00
Any legal or equitable interest in real or personal property as of the commencement of his/her bankruptcy the case.	Va. Code Ann. § 34-4	0.50	1.00
Any interest in property that the trustee recovers or may recover under section 11 U.S.C. sections 329, 363, 543, 550, 553, or 723.	Va. Code Ann. § 34-4	0.50	1.00
Any interest in property preserved for the benefit of or ordered transferred to the estate under section 510(c) or 551 of title 11 of the United States Code.	Va. Code Ann. § 34-4	0.50	1.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Any interest in property that would have been property of the estate if such interest had been an interest of the debtor on the date of the filing of the petition, and that the debtor acquires or becomes entitled to acquire within 180 days after such date: by bequest, devise, or inheritance; as a result of a property settlement agreement with the debtor's spouse, or of an interlocutory or final divorce decree; or as a beneficiary of a life insurance policy or of a death benefit plan.	Va. Code Ann. § 34-4	0.50	1.00
Any interest in property that the estate acquires after the commencement of the case.	Va. Code Ann. § 34-4	0.50	1.00
Any property, goods, accounts receivable, lottery winnings, death benefits cash value life insurance policy, employment or other bonuses, gifts, bonuses, security deposits held by others, which debtor had control over at the time of the filing of his/her bankruptcy petition, but which debtor overlooked or forgot, and any after-discovered or after-acquired items.	Va. Code Ann. § 34-4	0.50	1.00
Interest in garnishment funds, including, but not limited to garnishment of wages, bank accounts, checking or savings accounts, or any other garnishment.	Va. Code Ann. § 34-4	0.50	1.00
In-ground pool (in poor condition/not sure what it will take to get it operational at this time)	Va. Code Ann. § 34-4	500.00	5,000.00

In re **William Darrell Ramsey,
Debra Garriss Ramsey**Case No. **13-72212**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wife's Exemptions</u>			
<u>Real Property</u>			
2864 Wesley Road, Chesapeake, Virginia 23323	Va. Code Ann. § 34-4	3,881.00	294,700.00
<u>Cash on Hand</u>			
Currency	Va. Code Ann. § 34-4	0.50	1.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Wells Fargo Checking/Savings Acct	Va. Code Ann. § 34-4	540.00	540.00
<u>Household Goods and Furnishings</u>			
Household Goods	Va. Code Ann. § 34-26(4a)	800.00	1,600.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books, Pictures, etc.	Va. Code Ann. § 34-26(4a)	150.00	300.00
<u>Wearing Apparel</u>			
Clothing	Va. Code Ann. § 34-26(4)	250.00	500.00
<u>Furs and Jewelry</u>			
Jewelry with lien by JBR	Va. Code Ann. § 34-4	36.50	1,339.44
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Camera	Va. Code Ann. § 34-4	37.50	75.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
ING 401K retirement through employer	Va. Code Ann. § 34-34	6,736.00	6,736.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
2013- Anticipated Federal & VA State Tax Refund	Va. Code Ann. § 34-4	500.00	1,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2007 Chevrolet Tahoe (125,000 mi)	Va. Code Ann. § 34-26(8)	6,000.00	23,250.00
<u>Other Personal Property of Any Kind Not Already Listed</u>			
Wages	Va. Code Ann. § 34-4	0.50	1.00
Any portion of the estate created pursuant to the commencement of a bankruptcy case filed under the United States Bankruptcy Code, including, but not limited to 11 U.S.C. §301, 11 U.S.C. 302, 11 U.S.C. 303, 11 U.S.C. §541, as amended.	Va. Code Ann. § 34-4	0.50	1.00
Any legal or equitable interest in real or personal property as of the commencement of his/her bankruptcy the case.	Va. Code Ann. § 34-4	0.50	1.00
Any interest in property that the trustee recovers or may recover under section 11 U.S.C. sections 329, 363, 543, 550, 553, or 723.	Va. Code Ann. § 34-4	0.50	1.00

B6C (Official Form 6C) (4/13) -- Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Any interest in property preserved for the benefit of or ordered transferred to the estate under section 510(c) or 551 of title 11 of the United States Code.	Va. Code Ann. § 34-4	0.50	1.00
Any interest in property that would have been property of the estate if such interest had been an interest of the debtor on the date of the filing of the petition, and that the debtor acquires or becomes entitled to acquire within 180 days after such date: by bequest, devise, or inheritance; as a result of a property settlement agreement with the debtor's spouse, or of an interlocutory or final divorce decree; or as a beneficiary of a life insurance policy or of a death benefit plan.	Va. Code Ann. § 34-4	0.50	1.00
Any interest in property that the estate acquires after the commencement of the case.	Va. Code Ann. § 34-4	0.50	1.00
Any property, goods, accounts receivable, lottery winnings, death benefits cash value life insurance policy, employment or other bonuses, gifts, bonuses, security deposits held by others, which debtor had control over at the time of the filing of his/her bankruptcy petition, but which debtor overlooked or forgot, and any after-discovered or after-acquired items.	Va. Code Ann. § 34-4	0.50	1.00
Interest in garnishment funds, including, but not limited to garnishment of wages, bank accounts, checking or savings accounts, or any other garnishment.	Va. Code Ann. § 34-4	0.50	1.00
In-ground pool (in poor condition/not sure what it will take to get it operational at this time)	Va. Code Ann. § 34-4	500.00	5,000.00

B6D (Official Form 6D) (12/07)

In re **William Darrell Ramsey,
Debra Garriss Ramsey**Case No. **13-72212**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. unk - Pool			6/16/09					
Atlantic Financial, Inc. c/o Lendmark 142 Eastern Blvd. Essex, MD 21221		J	PMSI/ security contract for home fixture 2864 Wesley Road, Chesapeake, Virginia 23323		X		14,875.67	0.00
			Value \$ 294,700.00					
Account No.			real estate, stormwater, or solid waste fees					
City of Chesapeake Barbara Carraway, Treasurer PO Box 16495 Chesapeake, VA 23328-6495		J	2864 Wesley Road, Chesapeake, Virginia 23323				70.39	0.00
			Value \$ 294,700.00					
Account No. xxxxxx2436			2010					
JBR/Quantum3/MOMA POB 788 Kirkland, WA 98083-0788		H	PMSI Jewelry with lien by JBR				539.82	0.00
			Value \$ 1,339.44					
Account No.			Representing: JBR/Quantum3/MOMA				Notice Only	
			Value \$					
Subtotal (Total of this page)							15,485.88	0.00

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx0789			Deed of Trust 209 Porter Road, Portsmouth, Virginia 23701 CMA-\$135,000 RETA-\$183,250 \$135,000+\$183,250= \$318,250 / 2 = \$159,125 Due to the difference in the 2					
Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067		J	Value \$ 159,125.00				141,421.27	0.00
Account No. xxxxx8987			Deed of Trust 2864 Wesley Road, Chesapeake, Virginia 23323					
Nationstar Mortgage 350 Highland Drive Lewisville, TX 75067		J	Value \$ 294,700.00				193,084.56	0.00
Account No. xxxxxx8479			9/2007 Auto Loan 2007 Chevrolet Tahoe (125,000 mi)					
Wells Fargo Bank d/b/a Wells Fargo Dealer Ser POB 19657 Irvine, CA 92623-9657		J	Value \$ 23,250.00				12,204.68	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

346,710.51

0.00

Total
(Report on Summary of Schedules)

362,196.39

0.00

In re **William Darrell Ramsey,
Debra Garriss Ramsey**Case No. **13-72212**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. unk			unk Collection for personal property taxes 2010 - 2012					
City of Chesapeake Barbara O. Carraway, Trea. POB 16495 Chesapeake, VA 23328-6495		J						0.00
						5,563.21		5,563.21
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal								0.00
(Total of this page)							5,563.21	5,563.21
Total								0.00
(Report on Summary of Schedules)							5,563.21	5,563.21

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **William Darrell Ramsey,
Debra Garriss Ramsey**Case No. **13-72212**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6078 Amazon/Portfolio/Rec. Mgmt 25 SE 2nd Ave., #1120 Miami, FL 33131-1605		W	any and all Credit Card			938.44
Account No. any and all BB&T Bankruptcy Dept. POB 1847 Wilson, NC 27894-1847		J	8/2008 2007 Stingray 23' pleasure craft boat deficiency		X	19,002.31
Account No. any and all Best Buy 7601 Penn Ave S. Richfield, MN 55423		H	any and all Credit Card			2,500.00
Account No. xxxx-xxxx-xxxx-1177 Capital One, N.A. c/o Creditors Bankruptcy Svc. POB 740933 Dallas, TX 75374		W	any and all Credit card			882.48
Subtotal (Total of this page)						23,323.23

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx8106 Captial One PO Box 85617 Richmond, VA 23285-5617	W	any and all Credit Card				1,005.23
Account No. any and all Chase Cardmember Services Portfolio Rec. Assoc. POB 41067 Norfolk, VA 23541	H	any and all credit card				2,527.22
Account No. any and all City of Chesapeake Barbara Carraway, Treasurer PO Box 16495 Chesapeake, VA 23328-6495	J	any and all 2864 Wesley Road, Chesapeake, Virginia 23323			X	755.64
Account No. xxxxxxxxxxxx9733 Dress Barn/Quantum3/WFNB POB 788 Kirkland, WA 98083-0788	W	any and all Credit Card				826.21
Account No. xxxxxxxxxxxx6159 Home Depot 2455 Paces Ferry Road Atlanta, GA 30339	H	any and all Credit Card				3,500.00
Sheet no. 1 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						8,614.30

B6F (Official Form 6F) (12/07) - Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx-xxxx-xxxx-6251		W	any and all Credit Card				3,267.37	
Juniper Card Service Oak Harbor Cap. IV LLC 2001 Western Ave., #400 Seattle, WA 98121								
Account No. xxx-xxx0-832		W	any and all Credit Card				941.15	
Kohls PO Box 2983 Milwaukee, WI 53201-2983								
Account No. xxxxxxxxxx1869		H	any and all Credit Card				1,156.64	
Lowes/GE Portfolio/Rec. Mgmt Sys. 25 SE 2nd Ave., #1120 Miami, FL 33131-1605								
Account No. xxxxxxxx801-0		W	any and all Credit Card				429.07	
Macy's Bankruptcy Processing POB 8053 Mason, OH 45040								
Account No.		J	any and all medical: \$95, and \$100				195.00	
Patient First 5000 Cox Road Suite 100 Glen Allen, VA 23060								
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5,989.23

B6F (Official Form 6F) (12/07) - Cont.

In re **William Darrell Ramsey,
Debra Garriss Ramsey**

Case No. **13-72212**

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx7409		any and all Credit Card				2,157.40
Sams Club/Portfolio Rec. POB 41067 Norfolk, VA 23541	W					
Account No. any and all		2010 medical bills				732.00
Sentara PO Box 2200 Norfolk, VA 23501	W					
Account No. xxxxxxx4640		any and all Credit Card				1,000.00
Target National Bank PO Box 660170 Dallas, TX 75266-0170	W					
Account No. unk		unk Service				133.63
Verizon POB 3037 Bloomington, IL 61702-3037	J					
Account No.						
Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,023.03
Total (Report on Summary of Schedules)						41,949.79

In re **William Darrell Ramsey,
Debra Garris Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Verizon Wireless
Bankruptcy Administration
P.O. Box 3397
Bloomington, IL 61702**

Cell Phone - Expires December 2014

In re **William Darrell Ramsey,
Debra Garris Ramsey**

Case No. **13-72212**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

William Darrell Ramsey

In re **Debra Garris Ramsey**

Case No. **13-72212**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Son Son	AGE(S): 14 16
Employment:*	DEBTOR	SPOUSE
Occupation	Operator	Dental Hygienist
Name of Employer	Tidewater Trenching	David L. Jones DDS and Assoc.
How long employed	5 months	3 years
Address of Employer	2930 Queen City Road Chesapeake, VA 23325-4100	2236 General Booth Blvd Virginia Beach, VA 23456
*See Attachment for Additional Employment Information		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 5,113.33	\$ 4,627.42
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 5,113.33	\$ 4,627.42
--------------------	--------------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify):

\$ 850.46	\$ 749.78
\$ 0.00	\$ 1,046.63
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 850.46	\$ 1,796.41
------------------	--------------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 4,262.87	\$ 2,831.01
--------------------	--------------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
----------------	----------------

8. Income from real property

\$ 1,400.00	\$ 0.00
--------------------	----------------

9. Interest and dividends

\$ 0.00	\$ 0.00
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
----------------	----------------

11. Social security or government assistance (Specify):

\$ 0.00	\$ 0.00
----------------	----------------

\$ 0.00	\$ 0.00
----------------	----------------

12. Pension or retirement income

\$ 0.00	\$ 0.00
----------------	----------------

13. Other monthly income

(Specify): **See Detailed Income Attachment**

\$ 61.00	\$ 1,068.97
-----------------	--------------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,461.00	\$ 1,068.97
--------------------	--------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 5,723.87	\$ 3,899.98
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 9,623.85

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re William Darrell Ramsey
Debra Garris Ramsey

Debtor(s)

Case No. 13-72212

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Detailed Income Attachment

Other Monthly Income:

<u>Avg'd over 12 mos (\$400/Christmas Bonus)</u>	\$ <u>0.00</u>	\$ <u>33.33</u>
<u>Imputed tax income monthly</u>	\$ <u>61.00</u>	\$ <u>61.00</u>
<u>Wife's net income from O'Keefe (Net monthly)</u>	\$ <u>0.00</u>	\$ <u>974.64</u>
<u>Total Other Monthly Income</u>	\$ <u>61.00</u>	\$ <u>1,068.97</u>

B6I (Official Form 6I) (12/07)

In re **William Darrell Ramsey**
Debra Garris Ramsey

Case No. **13-72212**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Attachment for Additional Employment Information

Spouse		
Occupation	Dental Hygentist	
Name of Employer	Edward Sills Okeefe	
How long employed	2 years	
Address of Employer	1232 West Little Creek Rd. Norfolk, VA 23505	

B6J (Official Form 6J) (12/07)

In re **William Darrell Ramsey**
Debra Garriss Ramsey

Case No. **13-72212**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	1,743.19
a. Are real estate taxes included?	Yes <u>X</u> No <u> </u>		
b. Is property insurance included?	Yes <u>X</u> No <u> </u>		
2. Utilities:		\$	300.00
a. Electricity and heating fuel		\$	200.00
b. Water and sewer		\$	0.00
c. Telephone		\$	457.00
d. Other See Detailed Expense Attachment		\$	100.00
3. Home maintenance (repairs and upkeep)		\$	650.00
4. Food		\$	150.00
5. Clothing		\$	53.00
6. Laundry and dry cleaning		\$	100.00
7. Medical and dental expenses		\$	650.00
8. Transportation (not including car payments)		\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	25.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	77.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	107.00
c. Health		\$	0.00
d. Auto		\$	0.00
e. Other		\$	40.00
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) tags, inspections, personal property tax		\$	40.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	0.00
b. Other Atlantic Financial (pool)		\$	210.11
c. Other 209 Porter Rd., Pts., VA (rental mort)		\$	1,400.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other See Detailed Expense Attachment		\$	2,040.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **8,402.30**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	9,623.85
b. Average monthly expenses from Line 18 above	\$	8,402.30
c. Monthly net income (a. minus b.)	\$	1,221.55

B6J (Official Form 6J) (12/07)

In re **William Darrell Ramsey**
Debra Garris Ramsey

Case No. **13-72212**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Gas	\$	100.00
Direct TV	\$	89.00
Cell phone	\$	200.00
Internet	\$	68.00
Total Other Utility Expenditures	\$	457.00

Other Expenditures:

Children's tuition	\$	1,480.00
Debtor wife's continuing education to maintain employment	\$	200.00
After school care	\$	150.00
Personal care	\$	110.00
Children's sports activities	\$	50.00
Contingent emergency fund	\$	50.00
Total Other Expenditures	\$	2,040.00

**United States Bankruptcy Court
Eastern District of Virginia**In re **William Darrell Ramsey
Debra Garris Ramsey**

Debtor(s)

Case No. **13-72212**Chapter **13****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 17, 2013Signature /s/ William Darrell Ramsey
William Darrell Ramsey
DebtorDate June 17, 2013Signature /s/ Debra Garris Ramsey
Debra Garris Ramsey
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Virginia

In re **William Darrell Ramsey**
Debra Garris Ramsey

Debtor(s)

Case No. **13-72212**
Chapter **13**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$39,189.36	2012 Husband Employment Income
\$9,664.50	2011: H Wages
\$52,621.90	2012 Wife Employment Income
\$48,467.85	2011: W Wages
\$14,000.00	2013 YTD - W approx
\$21,240.00	2013 YTD H approx

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2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$3,207.00

SOURCE
ING withdrawal 2011

3. Payments to creditors

None
☒

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT STILL
OWING

None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERS

AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL
OWING

None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF
PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF
PROPERTY

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Steve C. Taylor, P.C. 133 Mt Pleasant Road Chesapeake, VA 23322		\$-0- + \$281 filing fee

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NAME AND ADDRESS OF PAYEE Biblical Financial Concepts DBA Stand Sure Credit Couns. 124 Oakridge Drive POB 418 Oneonta, AL 35121	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 1/6/2012	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$39.99
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10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

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NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 17, 2013

Signature /s/ William Darrell Ramsey
William Darrell Ramsey
Debtor

Date June 17, 2013

Signature /s/ Debra Garris Ramsey
Debra Garris Ramsey
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Eastern District of Virginia

In re William Darrell Ramsey
Debra Garriss Ramsey

Debtor(s)

Case No. 13-72212

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept _____	\$	<u>3,000.00</u>
Prior to the filing of this statement I have received _____	\$	<u>0.00</u>
Balance Due _____	\$	<u>3,000.00</u>

2. \$ 281.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (*specify*)

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (*specify*)

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Other provisions as needed:

Exemption planning.

Chapter 13: Confirmation of a Chapter 13 Plan.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, relief from stay actions or any other adversary proceeding.

Chapter 7: Preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of judicial liens and/or liens on household goods is only included in this fee if indicated in the fee agreement entered into by the client.

Disclosure of Additional Fees for Chapter 13 Cases (if applicable)

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 17, 2013*Date***/s/ Steve C. Taylor****Steve C. Taylor***Signature of Attorney***Law Office of Steve C. Taylor, P.C.***Name of Law Firm***133 Mount Pleasant Road****Chesapeake, VA 23322****(757) 482-5705 Fax: (757) 546-9535**

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000

(For all Cases Filed on or after 10/17/2005)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

June 17, 2013*Date***/s/ Steve C. Taylor****Steve C. Taylor***Signature of Attorney*